

CHIP good for kids' mental, overall health

By Tracy Velázquez - 09/18/07 – Helena Independent Record

Last week, the American Cancer Society — arguably the country's most well-known health-oriented nonprofit organization — announced it was devoting its entire multimillion-dollar advertising budget to the problem of health-care access.

While we focus on different health issues, the Montana Mental Health Association and our national affiliate, Mental Health America, agree with the Cancer Society that something must be done to increase access to health care in America. Forty-seven million Americans are medically uninsured. Each year tens of thousands of Americans die by suicide, usually because of an underlying mental health problem that often was undiagnosed or untreated; a common reason for many not receiving needed care is that the person or their family either didn't have insurance or their health insurance did not cover mental-health care.

One way to improve access to healthcare is to expand those efforts that have already proved to be successful. Recently in the U.S. Congress, bills to reauthorize the State Children's Health Insurance Program (SCHIP) were passed by both the House and Senate. Over 13,000 low-income children are now covered by the Montana CHIP program. While both the House and the Senate versions of the bills aim to expand SCHIP coverage to additional children, each also confronts other important challenges. In particular, the Senate bill ensures that mental-health care is covered by SCHIP the same way that other types of health care are covered. The Montana Mental Health Association strongly supports this approach.

Many children here in Montana and across the country need or will need mental-health services at some point in time. In fact, 5 to 9 percent of children experience emotional problems so severe that they interfere with their ability to be successful in school and have good relationships with their families and peers. While these mental-health problems are sometimes the result of a child's environment (for instance, abuse and neglect in the home), more often children are faced with biologically based illnesses that are caused by chemical imbalances in the brain. Children enrolled in Medicaid and SCHIP have mental-health problems at the same and sometimes higher rates than the general population. Without early and effective identification and treatment, childhood mental disorders can take a devastating toll both on kids and their families, ranging from school failure to involvement in the juvenile justice system to suicide.

Montana recently took an important step by creating a CHIP extended plan for children with serious emotional disturbances (that is, children with specific serious mental health needs). However, the basic CHIP plan continues to include discriminatory limits for children with certain mental health conditions. By reauthorizing the SCHIP program, Congress can ensure that all kids on SCHIP — both here in Montana and across the country — have access to the critical mental-health care they need.

SCHIP isn't the only place where we see a lack of "mental-health parity" in public insurance coverage; Medicare imposes a 50 percent co-insurance rate on outpatient mental health treatment, instead of the 20 percent associated with other health care. The House version of the SCHIP reauthorization bill also includes a provision to end this disparity. One in five older Americans has a mental disorder such as anxiety and depression and two-thirds of older adults who need psychiatric services do not receive them. We hope that lawmakers will continue to move forward to end discriminatory barriers to mental health care for all Americans, young and old alike.

Addressing the problem of access to health care isn't an option anymore; it's a necessity. We look forward to a country where people can get the health care they need — whether it's for early diagnosis of cancer, or for treatment of depression or post traumatic stress disorder. Policymakers will be moving in the right direction by passing a strong SCHIP bill this year.

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